

In re:
Christopher Gerald Raab
Debtor

Case No. 18-17382-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Dec 02, 2021

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2021:

| Recip ID | Recipient Name and Address |
|----------|-----------------------------------------------------------------------------------------------------------------|
| db | Christopher Gerald Raab, 253 Main St, Mohnton, PA 19540-2207 |
| cr | + SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250 |
| cr | + VIST Bank, c/o Charles N. Shurr, Jr., Esquire, Kozloff Stoudt, 2640 Westview Drive, Wyomissing, PA 19610-1186 |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--------------------------------------|----------------------|-------------------------------------------------------------------------------------------|
| cr | + Email/PDF: gecsed@recoverycorp.com | Dec 02 2021 23:39:12 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2021 at the address(es) listed below:

| Name | Email Address |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| ANDREW M. LUBIN | on behalf of Creditor CSMC 2021-RPL7 Trust alubin@milsteadlaw.com bkecf@milsteadlaw.com |
| CHARLES N. SHURR, JR. | on behalf of Creditor VIST Bank cshurr@kozloffstoudt.com dgabala@kozloffstoudt.com;jkrallis@kozloffstoudt.com;lbemis@kozloffstoudt.com |

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KEVIN G. MCDONALD

on behalf of Creditor BAYVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com

LORRAINE GAZZARA DOYLE

on behalf of Creditor CSMC 2021-RPL7 Trust ldoyle@milsteadlaw.com bankruptcy@friedmanvartolo.com

REBECCA ANN SOLARZ

on behalf of Creditor Community Loan Servicing f/k/a Bayview Loan Servicing LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor BAYVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

SHAWN J. LAU

on behalf of Debtor Christopher Gerald Raab shawn_lau@msn.com g61705@notify.cincompass.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

| | |
|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------------|
| IN RE: CHRISTOPHER GERALD RAAB AKA CHRISTOPHER G. RAAB AKA CHRISTOPHER RAAB DEBTORS | BANKRUPTCY NO. 18-17382 CHAPTER 13 |
|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------------|

**ORDER TO SELL REAL ESTATE LOCATED AT 1121 COTTON STREET,
READING, PENNSYLVANIA, FREE AND CLEAR OF LIENS AND
ENCUMBRANCES AND TO PERMIT DISTRIBUTION OF SALE
PROCEEDS**

AND NOW, upon consideration of the Debtor's Motion to Sell Real Estate Free and Clear of Liens and Encumbrances, and to Permit Distribution of Sale Proceeds ("Motion"), and after notice and opportunity for hearing,

IT IS HEREBY ORDERED that the Debtor has satisfied this Court that the proposed sale is to a good faith purchaser for a fair and reasonable consideration that is in the best interest of the bankruptcy estate and that the Debtor is therefore authorized to sell, free and clear of all liens and encumbrances, the real property owned by the Debtor located at 1121 Cotton Street, Reading, Berks County, Pennsylvania to Melvin Xavier Vazquez-Irlanda for the sum of \$60,000.00 in accordance with terms and conditions as follows:

- a. The sale price is \$60,000.00 to be paid by the buyer, Melvin Xavier Vazquez-Irlanda
- b. Distribution is to be as follows and this order of distribution:
 - i. All real estate taxes due and owing at time of sale;
 - ii. The remaining balance due to CSMC 2021-RPL7 Trust, the mortgage holder on the Premises and the party entitled to payment under Claim 4-1, in the full amount of their security interest remaining due as determined by the payoff provided by the mortgage holder prior to the date of closing;
 - iii. All other obligations owed by the Movant under the terms of the Agreement of Sale;
 - iv. The usual and customary costs of settlement paid by sellers pertaining to the transfer of real estate in Berks County, Pennsylvania, including but not limited to the realty transfer tax, if any;

- v. The Broker's fee of \$4,000.00 of the Purchase Price to be divided in an amount of \$2,000.00 to the Buyer's Agent and \$2,000.00 to the Sellers' Broker agent;
- vi. To the Chapter 13 Trustee, in amount to be determined which is sufficient to pay off the remaining balance of the Debtor's confirmed Chapter 13 Plan.
- vii. The Debtor, pursuant to exemptions claimed in the Petition or in any amendment thereof, and otherwise.

c. Debtor's counsel hereby certifies that there are no secured creditors with liens on this real estate other than those as set forth above.

IT IS FURTHER ORDERED that the Debtor provide the Chapter 13 Trustee with the HUD1 within ten (10) days of the closing.

BY THE COURT:



Hon. Patricia M. Mayer
United States Bankruptcy Judge

Date: December 2, 2021

Copies to:

Shawn J. Lau, Esquire
4228 St. Lawrence Avenue
Reading, PA 19606

Office of the U.S. Trustee
833 Chestnut Street
Suite 500
Philadelphia, PA 19107

Chapter 13 Trustee
Scott F. Waterman
2901 St. Lawrence Avenue
Reading, PA 19606